CANADA·SASKATCHEWAN
Crop Insurance

Annual Report
1983 - 1984

Saskatchewan
Crop Insurance
Board

Agriculture
Canada

Government of
Saskatchewan

85-3234/

Saskatchewan Crop Insurance Board

1983-84 Annual Report

For the year ending March 31, 1984

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Regina, July 30, 1984

To His Honour
The Honourable Frederick W. Johnson
Lieutenant Governor of the Province of
Saskatchewan

Sir:

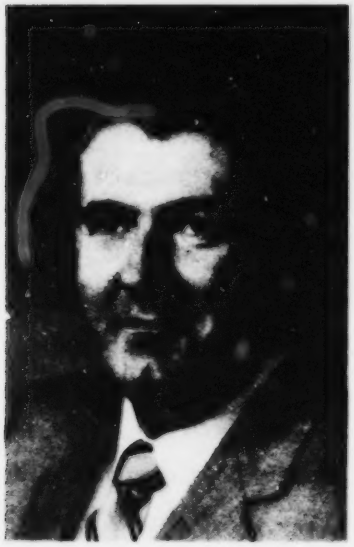
I have the honour to transmit herewith the Twenty-fourth Annual Report of the Saskatchewan Crop Insurance Board for the fiscal year ended March 31, 1984.

I have the honour to be, Sir,

Your Obedient Servant,

Gerald Muirhead

Gerald Muirhead
Minister-in-charge
Saskatchewan Crop Insurance Corporation



Regina, July 30, 1984

To the Honourable Gerald Muirhead
Minister-in-charge
Saskatchewan Crop Insurance Corporation
Regina, Saskatchewan

Sir:

Presented herewith is the Twenty-fourth Annual Report of the Saskatchewan Crop Insurance Board for the fiscal year ended March 31, 1984.

Respectfully submitted,

Saskatchewan Crop Insurance Board

W. D. Heenan
Chairman

Wayne Funk
General Manager

Board of Directors — 1983-84

Front row (left to right) — Bayne Secord; Ron Bakken; W. D. (Bill) Heenan, Chairman, and David Maxwell, Vice-Chairman. Back row (left to right) — George Ballachy; Calvin Roberts; Ken Harley; and Gary Francis.

Objectives and organization

1. The primary objective of the Canada-Saskatchewan Crop Insurance Program is to make available to farmers in the province a comprehensive all-risk Crop Insurance plan which, in years of heavy crop loss will indemnify them for their losses and thus provide a stabilizing effect on farm income.

The Canada-Saskatchewan Crop Insurance Program offers protection against crop loss caused by all natural hazards beyond the control of the farm operator. Each insured farm operator is guaranteed a specified number of kilograms of a specified grade for each insured crop on the individual farm unit. If production falls below the insurance coverage in kilograms, the insured is paid the difference at a pre-selected dollar value per kilogram.

In addition, the Crop Insurance Program provides protection against hail and/or fire on a spot-loss basis in order that the insured farm operator may receive payment for devastating losses on any part or all of the acreage of each insured crop. Under the reseeding benefit, costs of reseeding are also paid on a spot-loss basis.

2. Reporting to the Minister Responsible for Crop Insurance, the Saskatchewan Crop Insurance Board directs the development of the Canada-Saskatchewan Crop Insurance Program. The Program is subject to the provisions of the Saskatchewan Crop Insurance Act and the Canada-Saskatchewan Crop Insurance Agreement.

The Canada-Saskatchewan Crop Insurance Program is administered for the Board by the Saskatchewan Crop Insurance Corporation with funds provided by the Government of Saskatchewan.

Financial participation — Governments of Canada and Saskatchewan

The Government of Canada provides financial assistance to the Canada-Saskatchewan Crop Insurance Program by contributing 50 per cent of the total premium required each year. The federal government's contribution to this Program totalled $55.6 million for 1983-84.

The Government of Saskatchewan contributed all of the administration costs which totalled approximately $6.3 million for 1983-84.

Features of the Canada-Saskatchewan Crop Insurance Program in effect for 1983-84

(a) Crops insurable:

Spring wheat, durum wheat, utility wheat, barley, oats, fall rye, spring rye, rapeseed, tame mustard, flax, sunflowers, field peas, lentils, fababeans, and canary seed.

Unseeded summerfallow acreage insurance was available as an option to contract holders.

(b) Designated perils:

Drought, flood, hail, fire, wind, frost, lightning, excessive rain, snow, hurricane, tornado, wildlife, uncontrollable insect infestation and plant disease.

(c) Type of insurance:

A guaranteed production for the total acres of each insured crop on the individual farm unit is provided. Each crop is insured separately and losses on each crop are adjusted without regard to production from other insured crops.

(d) Quality guarantee:

Losses due to low quality are taken into account in the determination of loss of production for each crop, according to the designated grade established for each insured crop.

(e) Levels of coverage:

A choice of either 60 percent or 70 percent of the past 15 year average yield as determined for each Crop Insurance risk area is offered on each insurable crop. Coverage is higher on summerfallow crops than on stubble crops.

(f) Price options:

Price options on which premium charges and indemnity payments were based in 1983 were as follows:

spring wheat	$.15 or	$.12 per kg
durum wheat	$.15 or	$.12 per kg
utility wheat	$.14 or	$.11 per kg
barley	$.12 or	$.09 per kg
oats	$.10 or	$.08 per kg
flax	$.26 or	$.20 per kg
rapeseed	$.25 or	$.20 per kg
fall rye	$.13 or	$.09 per kg
spring rye	$.13 or	$.09 per kg
sunflowers	$.22 or	$.17 per kg
tame mustard	$.22 or	$.17 per kg
field peas	$.16 or	$.12 per kg
lentils	$.40 or	$.30 per kg
fababeans	$.16 or	$.13 per kg
canary seed	$.21 or	$.16 per kg

(g) Calculation of coverage and premiums:

The province has been divided into 23 risk areas for Crop Insurance purposes so that coverage and premium rates can be established for each crop in accordance with the crop yield history and risks common to each area. Coverage for each crop is based on the recent 15 year average yield for each risk area. The premium rate is calculated by a formula making use of cropping history and variability in yield within the area for the past 25 years.

Irrigated crops are provided coverage in line with the increased yields experienced through irrigation. Premium rates for irrigated crops reflect the reduction in risk that occurs with removal of the drought hazard.

A land productivity rating has been established for each quarter section within the risk area based on the productive capability of the soil. The land rating establishes the coverage and premium rate assigned to each quarter section.

(h) Coverage adjustment:

Basic coverages for the land operated by each insured are established according to the average yield for the risk area. The coverage adjustment feature is intended to relate coverage more closely to the actual yields of the individual farm. As each insured farmer accumulates Crop Insurance experience on a particular crop the coverage for that crop is adjusted upward or downward according to loss.

Under the coverage adjustment feature, increases in coverage up to 125 percent of base coverage are provided.

Coverage for the first year that a crop is insured is 100 percent of the basic and is increased according to the number of "no loss" years as follows:

Number of no loss years	Coverage adjustment percent of basic
0	100A*
1	100B
2	100C
3	105
4	110
5	115
6	120
7	123
8 or more	125

* Note: for the first three years in the Program, the coverage adjustment is at 100 percent of the chosen basic coverage. The letter beside the figure is used to indicate which of these three steps an insured is at.

For coverage adjustment purposes, a loss year is considered to be one in which an indemnity exceeds the premium paid on a crop in that year. Each loss year causes the coverage to move back one step on the above scale with 100 percent being the minimum until three or more losses occur in the latest six or fewer years in which an individual crop was insured. When this occurs, coverage is adjusted downward on the following basis:

Accumulated loss to premium ratio	Coverage adjustment percent of basic
less than 0.25	110
0.25-0.74	105
0.75-1.24	100
1.25-1.99	95
2.00-2.99	90
3.00-3.99	85
4.00-4.99	80
5.00-5.99	75
6.00 or greater	70

(i) Experience discount:

This discount recognizes differences in risks between individual farmers, and is based on frequency of claims and years of participation in the Program.

Each year in the Program without a loss results in a gradual reduction in premium to a maximum discount of 50 percent after 10 consecutive "no loss" years. When losses are experienced this discount is adjusted according to the insured's premium balance but can never fall below a "zero" discount.

The experience discount schedule is as follows:

Year	1	2	3	4	5	6	7	8	9	10	11
Discount (percent)	0	5	6	8	11	15	20	26	33	40	50

The experience discount and the coverage adjustment features combined result in a higher coverage at a reduced rate for those farmers who prove to be low risks and conversely result in lower coverage and an increased rate for those farmers who prove to be higher risks. The result of these two features is the provision of individual coverage and rate according to Crop Insurance loss experience. This policy has proven to be very acceptable to the insured farmers.

(j) Hail/fire spot-loss benefit:

This additional benefit provides for spot-loss adjustments and indemnity payments according to the amount of hail or fire damage to individual fields or portions of fields of an insured crop without regard for the overall production finally harvested from that crop's total acreage insured.

Coverage for hail or fire damage is equivalent to the yield-loss coverage selected by the insured for each crop. Spot-hail losses do not lower the production guarantee, but indemnities from both spot-loss and yield-loss cannot exceed the production guarantee.

(k) Reseeding benefit:

The reseeding benefit covers the cost of reseeding acreage that is damaged by an insured hazard and is reseeded up to and including June 20. Payments are made on a spot-loss basis, regardless of the crop reseeded, and do not affect coverage on the reseeded crop.

(l) Yield-loss adjustments:

Acreage damaged after it is too late to reseed to another crop is eligible for yield-loss adjustment. June 20 is the final seeding date established by the Board for any insurable crop (except fall rye) after which liability is not accepted.

1983 crop conditions

Spring was later than average after a very mild winter with snowfall below average except in east-central areas. Stubble and summerfallow soil moisture conditions ranged from good in the north to dry in the south and west. Seeding progress was variable by May 9 with the south progressing well and the north just starting. Pasture and hay crops were requiring moisture in south and central areas. Seeding operations were halted by two storms from May 9-12 which dropped 25-30 cm of snow in some areas. Record low temperatures of – 11 degrees Celsius to – 14 degrees Celsius caused severe frost damage around Swift Current and Saskatoon. The remainder of mid-May remained cool with some shower activity. Overnight frosts occurred May 16-19 with a low of – 7 degrees Celsius at Broadview on May 16. The latter part of May continued cool with snow falling around Lloydminster on May 23. Daytime temperatures had highs of 35 degrees Celsius but nights continued cool. Showers occurred in the northwest and northeast which delayed seeding. Wireworm damage occurred in the southwest, cutworm and frost damage in the northeast.

June began cool with frost occurring in all areas with a low of – 6 degrees Celsius at Meadow Lake. Showers occurred in the east causing some flooding. Crusting of fields from the earlier snow necessitated reseeding in central and southern areas. Seeding was generally complete by June 9 except in the northeast where only 15 per cent of seeding was completed. Thunderstorms caused some hail damage around Unity. Mid-June saw some warming accompanied by high winds. Some frost occurred in the southeast. Cool, wet weather continued in east-central areas. Some hail damage occurred south of Weyburn. In the northeast high winds damaged oilseed crops. Some grasshopper damage occurred near Ogema, Bromhead and Minton. Heavy flea beetle infestations were reported in the northeast. Strong winds continued into late June with warmer temperatures. Severe thundershowers on June 24 dropped 92 mm of precipitation at Yorkton,

97 mm at Saskatoon and 92 mm at Strasbourg. The precipitation was accompanied by hail around Regina and Saskatoon which damaged 130,471 acres. Heavy water erosion occurred around Biggar. Flea beetle damage necessitated some reseeding in the northeast. Hay crops were light in western and south-central areas. Hail occurred on 21 days in June causing damage to 152,106 acres.

South and central areas were hot at the beginning of July while the northeast was cooler. Heavy rain showers occurred over most of the province with weekly totals of 152 mm at Senlac in the northwest to 50 mm in west-central and northeast areas. Severe thunderstorms with hail on July 9 dropped 100-150 mm of precipitation in central areas causing flooding. Hail on July 9 damaged 303,336 acres for an indemnity of $8,480,227. Mid-July continued cool and showery except in the Weyburn-Estevan area where temperatures in the high thirties occurred. A thunderstorm with hail damaged 392,447 acres on July 20 for an indemnity of $10,149,096.75. Late July was hot with wide spread thunderstorms in southern and central areas. Hail on July 29 damaged 337,435 acres for an indemnity of $5,444,319. Wheat stem maggot in the southwest and glume blotch in the northeast caused some crop damage. Hail occurred on 30 days in July damaging 1,808,196 acres.

Early August was extremely hot with temperatures on August 6 exceeding 40 degrees Celsius. The heat adversely affected some stubble and later seeded crops, with most damage occurring on barley. The Somme-Weekes area in the northeast continued to suffer from excess moisture. Hail damage was reported in a strip from Davin to Odessa and from Pense to Francis. The wheat midge fly was causing severe damage in the northeast. Haying and swathing of fall rye was nearing completion. Hot, windy weather continued to mid-August in southern areas while remaining areas were cooler. Light frost occurred around Kindersley. The hot, dry weather caused crops to burn. Some wind and hail damage occurred in central and southern areas. Some swathing had begun. Late August was generally hot with some thunderstorms. Hail on August 24 damaged 485,989 acres for an indemnity of $8,252,857. The hail occurred from the northwest to the southeast from Kylemore to Canora to the Manitoba border. Hail occurred on 29 days in August damaging 1,144,278 acres.

Early September began hot and dry with some cooling occurring later. Heavy showers in central and northwest areas slowed harvesting. High winds blew some swaths. Some hail damage reported in the east and northeast. Cool, wet weather in mid-September delayed the completion of harvest. Some mildew, bleaching and sprouting occurred in central and northern areas. Improved weather in late September allowed harvesting to continue. Showers delayed harvesting in the northwest. Harvesting neared completion by October 7. Hail in September occurred on 22 days damaging 78,295 acres.

In northern areas approximately 50 per cent of the wheat graded No. 3 or lower and 91 per cent of the barley and oats graded feed or less. Wheat midge caused some grade quality losses. Approximately 91 per cent of the rapeseed graded No. 1.

Of all indemnities paid, 67 per cent were due to hail, 20 per cent due to drought and 9 per cent due to insect damage. Of the 43,000 farmers insured 15,782 received an indemnity for crop loss. There were 82,219 crops insured with 23,738 crops indemnified. Hail damaged 3,182,875 acres with losses averaging 27 per cent on 14,609 crops involving 9,493 insureds. Under the Reseeding Benefit, 206 insureds reseeded 15,195 acres involving 215 crops.

Provincially crops yielded 12 per cent below 1982 with spring wheat yielding 726 kg/ac., durum wheat 723 kg/ac., barley 884 kg/ac., oats 731 kg/ac., rapeseed 491 kg/ac., flax 441 kg/ac., and rye 687 kg/ac.

1983 Crop Insurance Participation

During the fiscal year, participation in the Canada-Saskatchewan Crop Insurance Program was 43,000 premium earning contracts as compared to 44,469 in 1982. Farmer protection in force in 1983 totalled $1,254,906,517 on 17,582,262 insured acres as compared to $1,233,908,814 on 17,553,146 insured acres in 1982. Revenues totalled $114,633,673 as compared to $115,954,971 the year before. Indemnities paid to contract holders to cover losses on insured crops in 1983 totalled $105,243,197 for a loss to premium ratio of .92 as compared to $74,157,729 in 1982 for a loss to premium ratio of .64. Indemnities paid as a result of spot-loss hail claims totalled $61,709,963 in 1983 as compared to $40,124,797 in 1982.

Indemnities resulting from yield-loss claims totalled $43,218,799 for the fiscal year as compared to $33,238,174 in 1982. Under the reseeding benefit indemnities of $227,925 were paid out. In 1982 reseeding benefit indemnities totalled $775,710. A total of $86,510 was paid on unseeded summerfallow indemnities in 1983. This compares to unseeded summerfallow indemnities of $19,048 in 1982.

Board meetings and other activities

During the year the eight Board Members held eight regular Board meetings with the average attendance being seven. In addition to regular Board meetings, the Board participated in the following activities:

1. A Western Regional Crop Insurance Meeting was held in Winnipeg, Manitoba to discuss program and policy changes for the 1984-85 year. Participants included Board members and management from the B.C. Crop Insurance Branch; the Alberta Hail and Crop Insurance Corporation; the Manitoba Crop Insurance Corporation; officials from the Federal Crop Insurance Division, Ottawa and the Saskatchewan Crop Insurance Board.

2. Board members and management attended the National Crop Insurance Conference held in Winnipeg, Manitoba.

3. A meeting was held at Outlook with Regional Agricultural Council and Agricultural Representatives from the region to discuss the Canada-Saskatchewan Crop Insurance Program in the West Central Region.

4. Members of the Board and management met with the Saskatchewan Municipal Hail Insurance Association to discuss mutual problems related to loss appraisals under the hail spot-loss benefit of the Program.

Saskatchewan Crop Insurance Board
Insurance Fund
Financial statements
for the year ended March 31, 1984

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Statement 2 — Statement of revenue, expenditure and balance of Fund

Notes to financial statements

Saskatchewan Crop Insurance Board

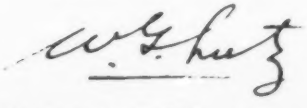
Auditor's report

To the Members of the Legislative Assembly
Province of Saskatchewan

I have examined the balance sheet of the Saskatchewan Crop Insurance Fund as at March 31, 1984 and the statement of revenue, expenditure and balance of Fund for the year then ended. My examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as I considered necessary in the circumstances.

In my opinion, these financial statements present fairly the financial position of the Fund as at March 31, 1984 and the results of its operations for the year then ended in accordance with generally accepted accounting principles applied on a basis consistent with that of the preceding year.

Regina, Saskatchewan,
June 21, 1984.



W. G. Lutz, F.C.A.,
Provincial Auditor.

Saskatchewan Crop Insurance Board
Saskatchewan Crop Insurance Fund
Balance sheet
as at March 31

Statement 1

	1984	1983
Assets		
Cash (Bank overdraft)	$ 222,476	$ (32,276)
Investments maturing within one year	2,600,000	13,348,261
Accounts receivable — Government of Canada	1,651,997	2,649,457
Interest receivable	685	46,797
Premiums receivable (less allowance for doubtful accounts: 1984 — $1,274,247; 1983 — $1,011,993)	2,043,542	1,833,045
	$6,518,700	$17,845,284
Liabilities and Fund Balance		
Indemnities payable	$ 886,719	$ 749,517
Due to Crop Reinsurance Fund of Saskatchewan	5,380,027	794,837
Due to Crop Reinsurance Fund of Canada for Saskatchewan	251,954	397,418
Balance of Fund (Statement 2)	—	15,903,512
	$6,518,700	$17,845,284

(See accompanying notes to the financial statements)

Saskatchewan Crop Insurance Board
Saskatchewan Crop Insurance Fund
Statement of revenue, expenditure and balance of Fund
year ended March 31

Statement 2

	1984	1983
Revenue		
Gross premium less discounts - insureds (Note 4)	$56,017,456	$56,458,215
Government of Canada contribution	55,620,789	56,364,777
	111,638,245	112,822,992
Less: Premiums ceded		
Crop Reinsurance Fund of Canada for Saskatchewan	8,344,482	8,454,716
Crop Reinsurance Fund of Saskatchewan	16,686,237	16,909,433
	25,030,719	25,364,149
Net premium	86,607,526	87,458,843
Reinsurance claims received	121,230	—
Interest	1,901,100	1,955,250
Interest on overdue accounts	1,094,327	1,118,576
Penalty and surcharges	—	58,153
Total revenue	89,724,183	90,590,822
Expenditure:		
Indemnities — yield (including unseeded summerfallow and reseeding benefit)	43,533,235	34,032,932
— spot-loss hail	61,709,962	40,124,797
Provision for doubtful accounts	384,498	529,581
Total expenditure	105,627,695	74,687,310
Excess of revenue over expenditure (expenditure over revenue)	(15,903,512)	15,903,512
Balance of Fund, beginning of year	15,903,512	—
Balance of Fund, end of year (Statement 1)	$ —	$15,903,512

(See accompanying notes to the financial statements)

Saskatchewan Crop Insurance Board
Saskatchewan Crop Insurance Fund
Notes to financial statements
March 31, 1984

1. Accounting Policies

Investments

Short-term investments are recorded at cost which approximates market value.

Indemnities Payable

The provision for indemnities payable includes the cost of indemnities reported and processed but not paid and an estimate, based on the average loss for crops suffering the same type of damage, for those indemnities that had been reported but not processed at year-end. The amount of the estimate is $186,998 (1983 — $274,775).

Costs Borne by Other Agencies

The Board has not been charged with any occupancy costs, accounting or administrative services. These costs have been borne by the Saskatchewan Crop Insurance Corporation.

Cost Sharing

(a) Contributions

In accordance with the 1976 agreement between the Government of Canada and the Province of Saskatchewan, the Government of Canada has agreed to reimburse the Province for the contributions it has made to the Fund in accordance with the terms of The Crop Insurance Act (Canada). The reimbursements received from Canada are deposited in the Consolidated Fund.

Section 9(2) of The Saskatchewan Crop Insurance Act provides that the Minister of Finance of the Province of Saskatchewan may pay out of the Consolidated Fund into the Saskatchewan Crop Insurance Fund in each fiscal year contributions not exceeding the total of the amounts that insured persons have paid as premiums in respect of contracts of insurance in that fiscal year.

Premiums paid for the purposes of this calculation are net of discounts and exclude interest, surcharges and penalties.

For the financial statement purposes contributions from Consolidated Fund are described as contributions from the Government of Canada and amounts due on the final claim as accounts receivable from the Government of Canada.

(b) Reinsurance Funds

Section 17 of The Saskatchewan Crop Insurance Act provides that the Minister of Agriculture may enter into an agreement with the Government of Canada to provide for payment by the Government of Canada of a part of sums for which the Board may become liable in respect of claims for losses insured against under the Act and provides that a payment by the Board to the Government of Canada of a part of premiums received in respect of crop insurance, may be made. In accordance with this section, a Crop Insurance Agreement dated April 2, 1976 between the Governments of Saskatchewan and Canada provides for the establishment of two reinsurance funds:

(i) The Crop Reinsurance Fund of Saskatchewan — to be administered by the Government of Saskatchewan, and

(ii) The Crop Reinsurance Fund of Canada for Saskatchewan — to be administered by the Government of Canada.

Under the terms of the agreement the Saskatchewan Crop Insurance Fund is required to pay premiums ceded into the reinsurance funds based on premiums received during that insurance year including the matching contributions made by the Province.

Per the agreement, payments may be made out of the Reinsurance Funds under the following conditions:

(1) Indemnities required to be paid in an insurance year would have to exceed the aggregate of:

a) the premium receipts for the year less reinsurance premiums ceded

b) the balance in the Saskatchewan Crop Insurance Fund

c) 2½ percent of the total liability under policies of insurance in force in the insurance year which would have to be paid by the Crop Reinsurance Fund of Saskatchewan or by the Province of Saskatchewan.

(2) The balance of indemnities to be paid would be shared 75 percent by Canada and 25 percent by Saskatchewan out of the respective Reinsurance Funds.

2. Status of Board

The Saskatchewan Crop Insurance Board was established pursuant to The Saskatchewan Crop Insurance Act, 1960 and continues under the provisions of The Saskatchewan Crop Insurance Act.

3. Balance of Crop Reinsurance Funds

Crop Reinsurance Fund of Canada for Saskatchewan

The balance in the Crop Reinsurance Fund of Canada for Saskatchewan as at March 31, 1984 was $80,653,242 and the comparative figure as at March 31, 1983 was $72,158,222.

Crop Reinsurance Fund of Saskatchewan

The balance in the Crop Reinsurance Fund of Saskatchewan as at March 31, 1984 was $46,498,091. The comparative figure as at March 31, 1983 was $29,933,084.

4. Discounts

Discounts allowed during the year, with comparative figures for 1983, were as follows:

	1984	1983
Experience	$4,902,033	$4,221,115

5. Contingencies

The Board is the defendant to several unresolved insurance claims. The Board has provided for these claims in accordance with the advice received from legal counsel. The Board intends to account for any differences which may arise, between the amounts provided and amounts expended, in the period in which the claims are resolved.

6. Subsequent Event

The Crop Insurance Act was assented to June 1, 1984 and consequently the Saskatchewan Crop Insurance Act will be repealed upon proclamation of The Crop Insurance Act. Once proclaimed all the property, rights and obligations, and any legal proceedings or actions of the Saskatchewan Crop Insurance Board which are presently recorded in the accounts of the Board or commenced by the Board will be transferred to the Saskatchewan Crop Insurance Corporation.

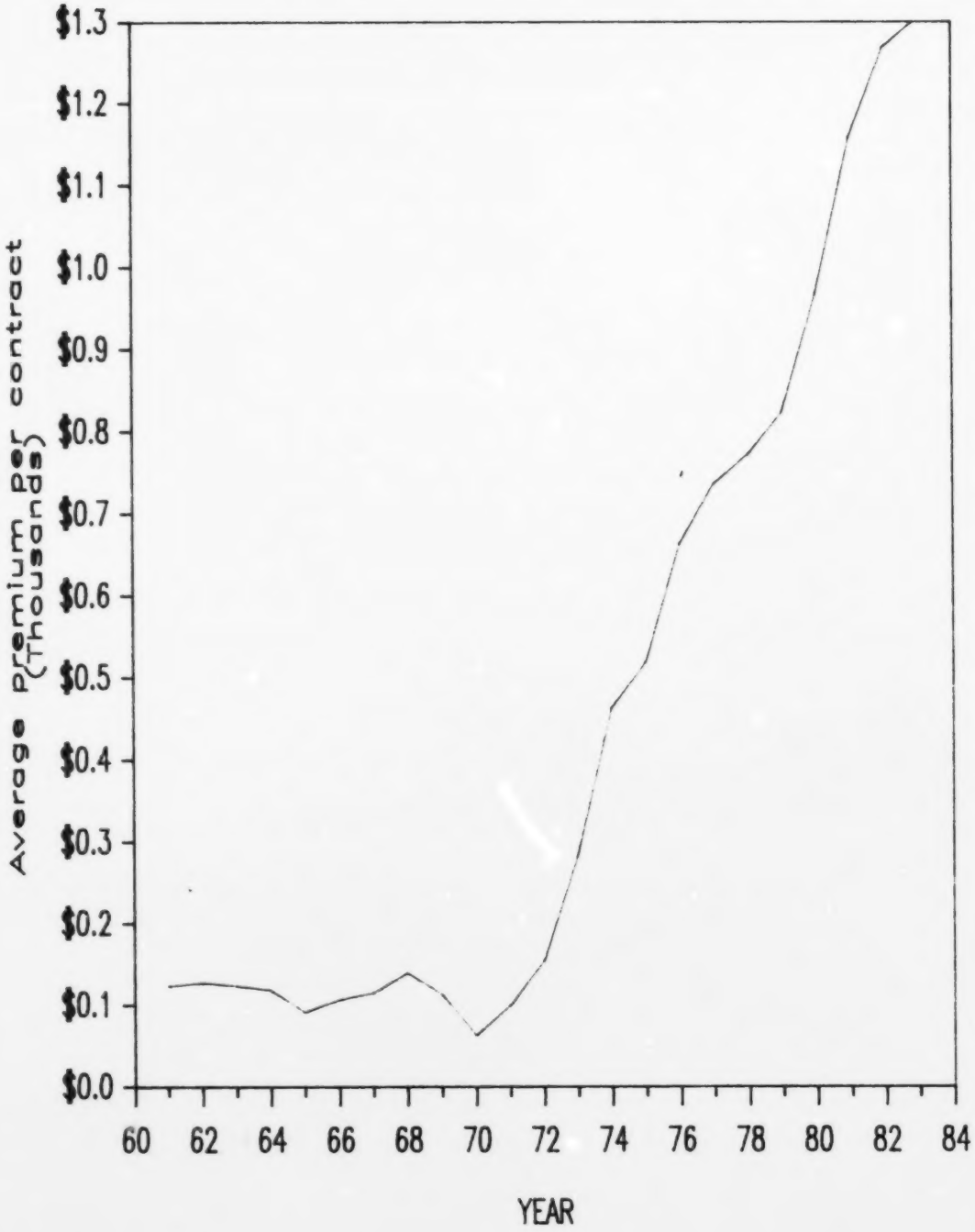
Appendix A

Canada-Saskatchewan Crop Insurance Program
Comparative statistics

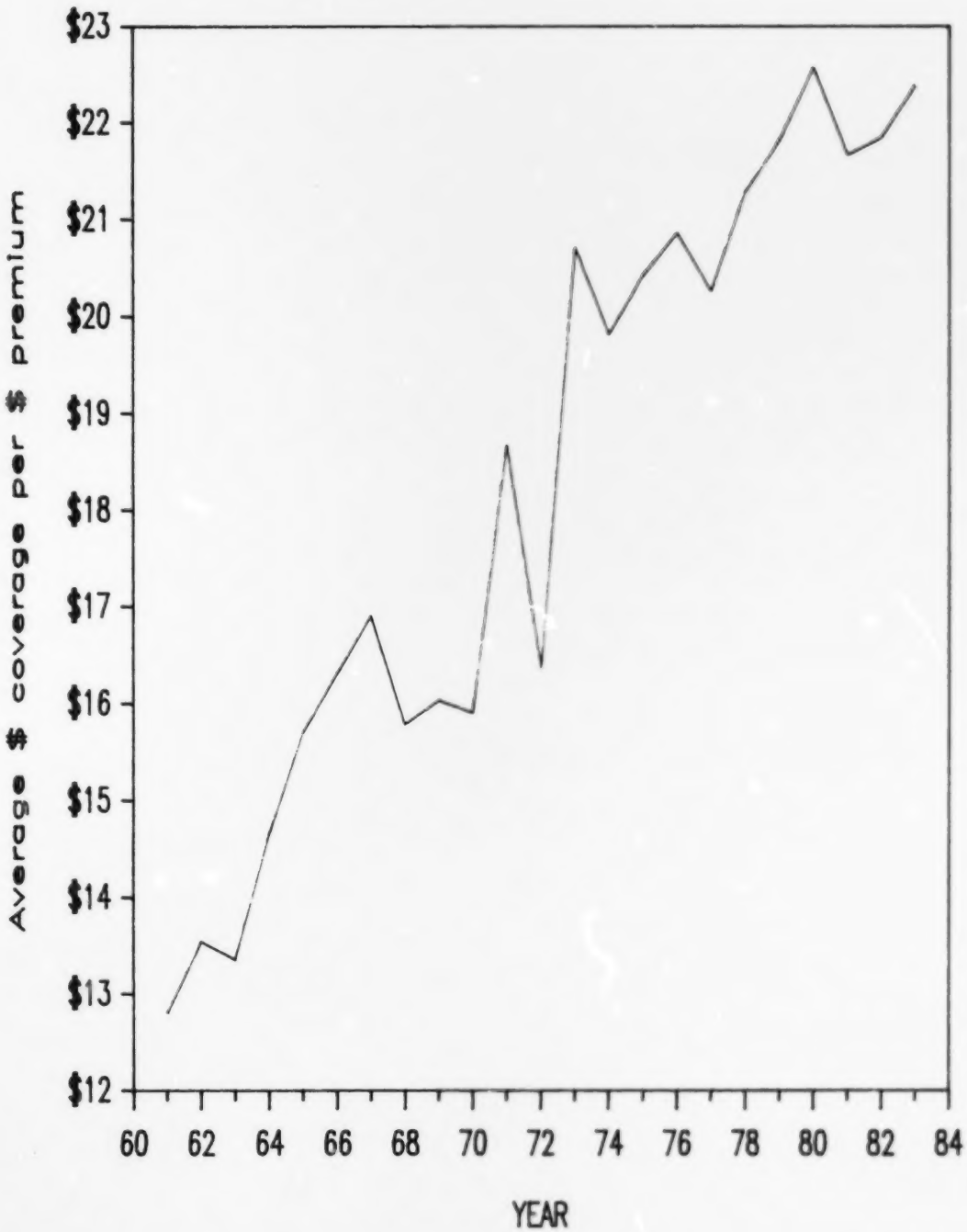
Coverage and premium

	Insurance Coverage	Average Coverage	Insureds' Net Premium	Average Premium	Average Rate (%)
1961-62	$ 306,500	$ 1,580	$ 23,925	$ 123	7.8
1962-63	2,319,000	1,734	171,284	128	7.4
1963-64	3,663,000	1,648	275,645	123	7.5
1964-65	4,088,000	1,735	278,926	118	6.8
1965-66	4,566,000	1,440	290,708	92	6.4
1966-67	12,125,000	1,734	743,154	106	6.1
1967-68	15,910,000	1,938	941,146	115	5.9
1968-69	27,165,000	2,201	1,719,898	139	6.3
1969-70	21,194,000	1,821	1,320,748	113	6.2
1970-71	9,039,200	995	567,835	63	6.3
1971-72	14,625,600	1,854	782,908	99	5.4
1972-73	29,840,005	2,519	1,821,463	154	6.1
1973-74	140,436,128	5,874	6,780,470	284	4.8
1974-75	288,263,532	9,177	14,536,220	463	5.0
1975-76	405,089,832	10,604	19,821,549	506	4.9
1976-77	542,207,973	13,852	25,986,032	664	4.8
1977-78	704,688,894	14,944	34,761,664	736	4.9
1978-79	708,193,202	16,457	33,258,275	773	4.7
1979-80	721,821,633	17,976	33,068,306	824	4.6
1980-81	935,838,614	21,840	41,457,643	968	4.4
1981-82	1,162,172,942	25,123	53,612,350	1,159	4.6
1982-83	1,233,908,814	27,748	56,458,215	1,270	4.6
1983-84	1,254,906,517	29,184	56,017,456	1,303	4.5

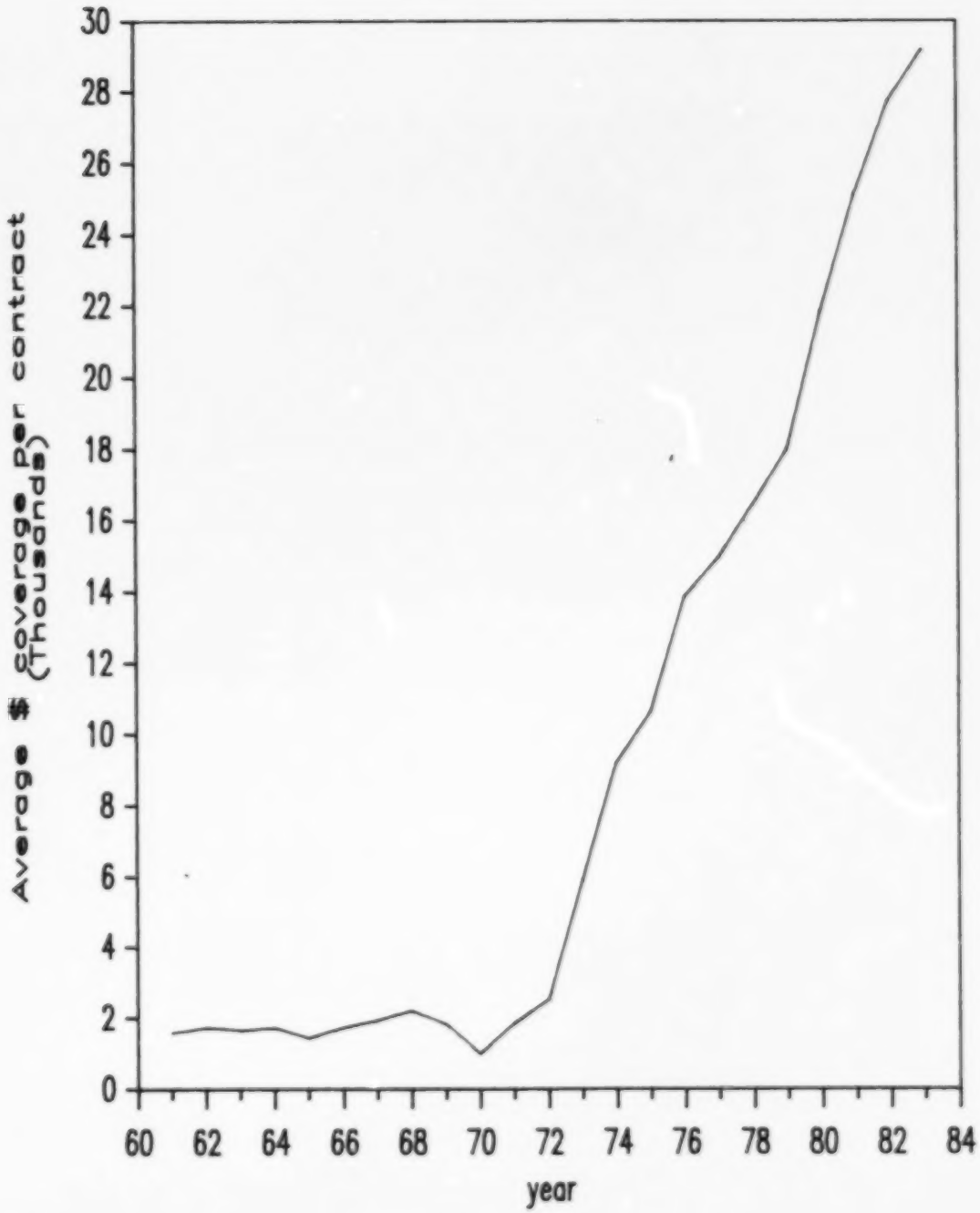
Average premium per contract
1961 - 1983



Coverage purchased per premium dollar
1961 - 1983



Average dollar coverage per contract
1961 - 1983

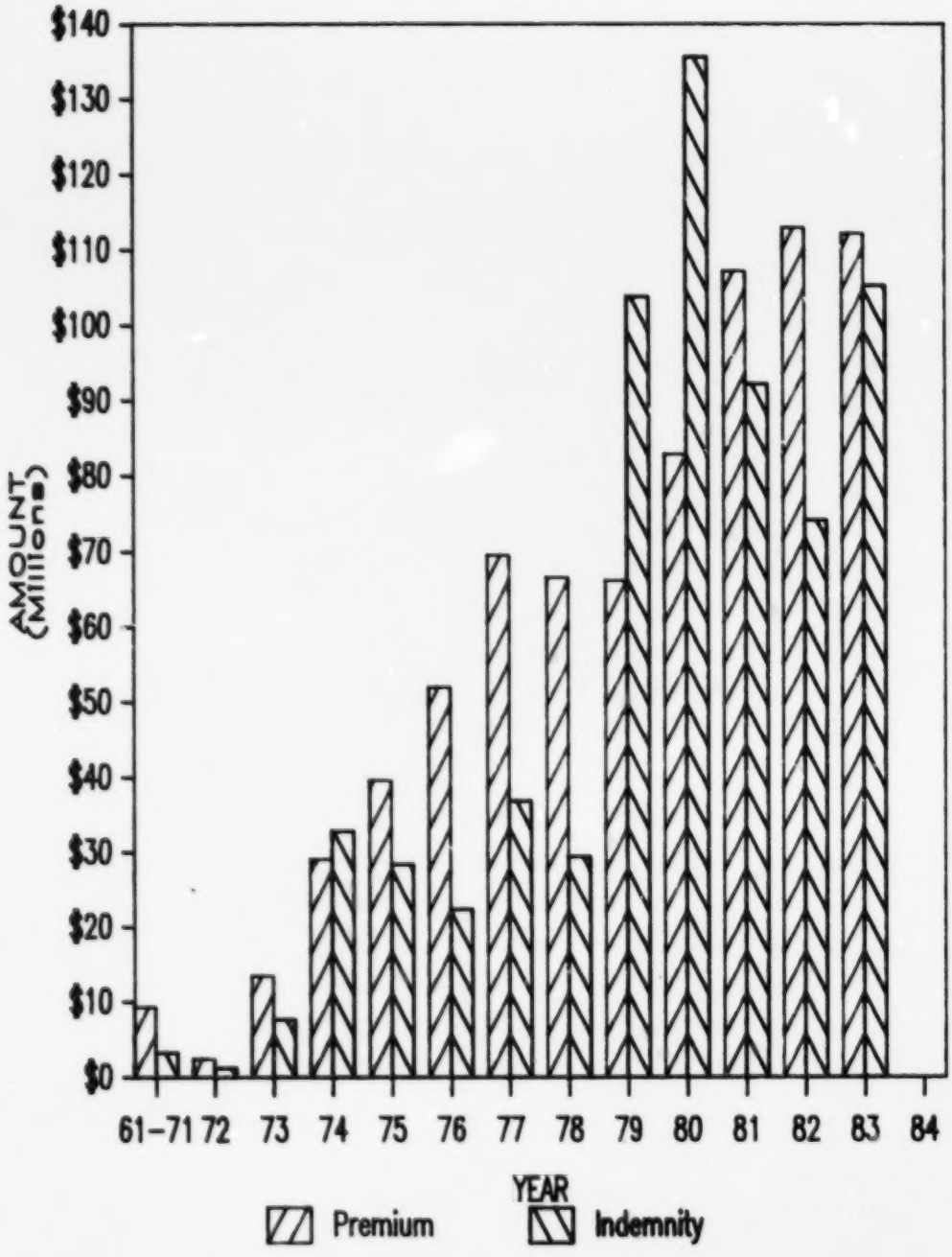


Summary of experience

Year	No. of Insured	Revenue* Total	Revenue* Govt. of Can.	Indemnities Paid Number	Indemnities Paid Amount	Loss to Revenue Ratio By Year	Loss to Revenue Ratio Accumulated
1961-62	194	$ 31,586	$ 6,275	169	$ 129,669	4.11	4.11
1962-63	1,337	224,611	43,161	147	61,651	.27	.75
1963-64	2,235	372,180	69,657	38	9,285	.02	.32
1964-65	2,357	370,342	69,144	240	137,926	.37	.34
1965-66	3,172	402,388	74,021	301	123,304	.31	.33
1966-67	6,989	1,010,907	184,907	161	107,978	.11	.24
1967-68	8,211	1,377,099	313,499	887	497,118	.36	.28
1968-69	12,343	2,476,308	559,921	1,683	1,607,853	.65	.43
1969-70	11,637	2,007,405	427,616	553	385,787	.19	.37
1970-71	9,083	1,050,640	195,667	213	104,338	.10	.34
1971-72	7,890	1,349,366	259,933	206	142,930	.11	.31
1972-73	11,844	2,773,108	597,050	1,654	1,262,763	.46	.34
1973-74	23,909	14,341,387	6,688,320	8,484	7,730,305	.54	.44
1974-75	31,411	30,597,743	14,158,291	23,505	32,898,379	1.08	.77
1975-76	38,209	40,960,627	19,985,427	24,444	28,392,087	.69	.74
1976-77	39,143	53,785,749	26,160,037	15,092	22,401,840	.42	.63
1977-78	47,156	72,441,650	34,446,565	21,915	36,862,943	.51	.59
1978-79	43,032	72,720,436	33,553,882	17,389	29,419,884	.41	.54
1979-80	40,154	76,378,011	34,426,225	39,050	103,835,041	1.34	.71
1980-81	42,850	88,489,170	42,202,922	35,907	135,708,452	1.53	.87
1981-82	46,259	108,487,827	52,871,324	29,167	92,280,986	.85	.86
1982-83	44,469	115,954,971	56,364,777	23,967	74,157,729	.64	.83
1983-84	43,000	114,633,673	55,620,789	26,804	105,243,197	.92	.84

* Revenue includes premiums from farmers, premium contributions by Government of Canada, interest on bank balances, investments and notes receivable.

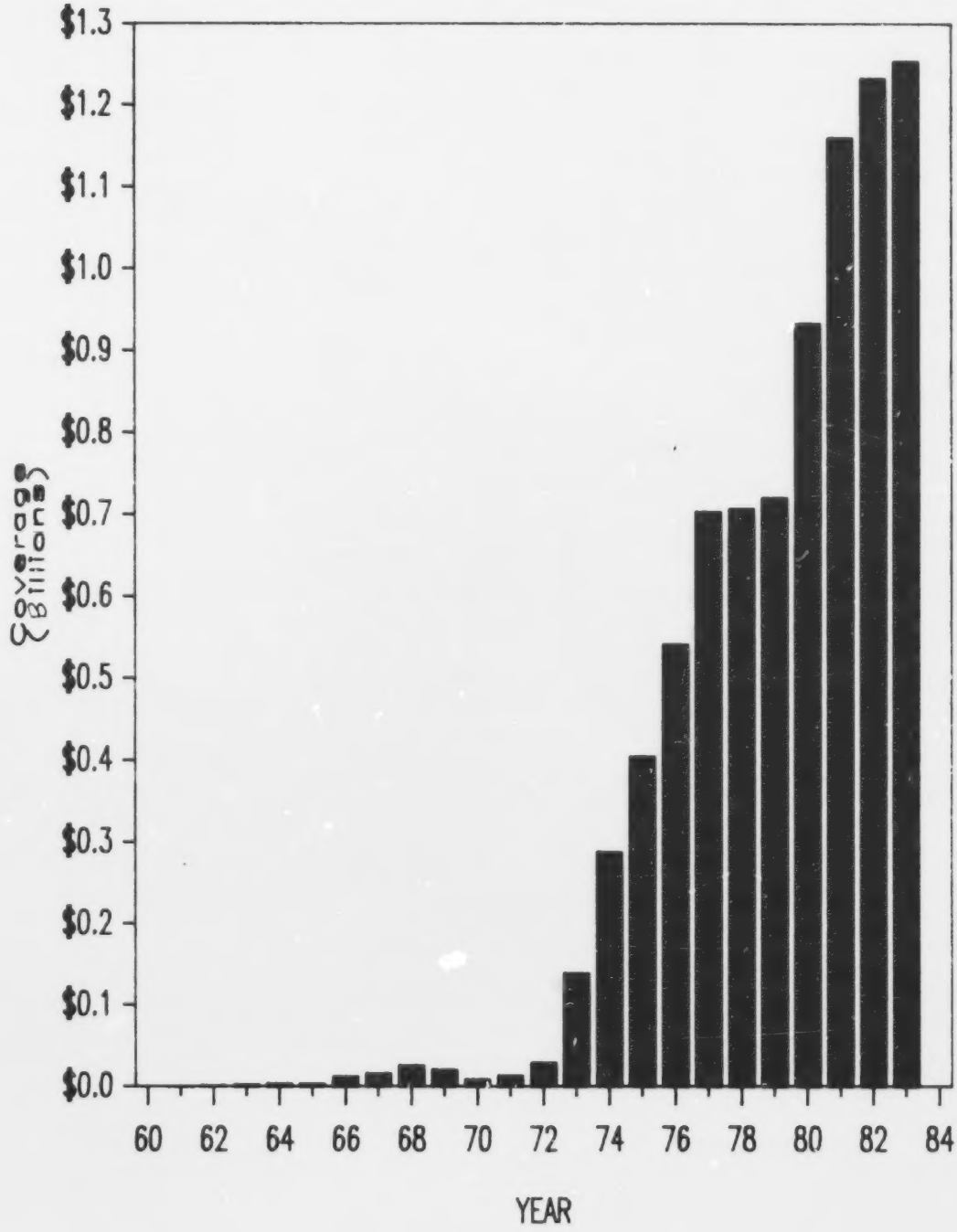
Premium and indemnity
1961 - 1983



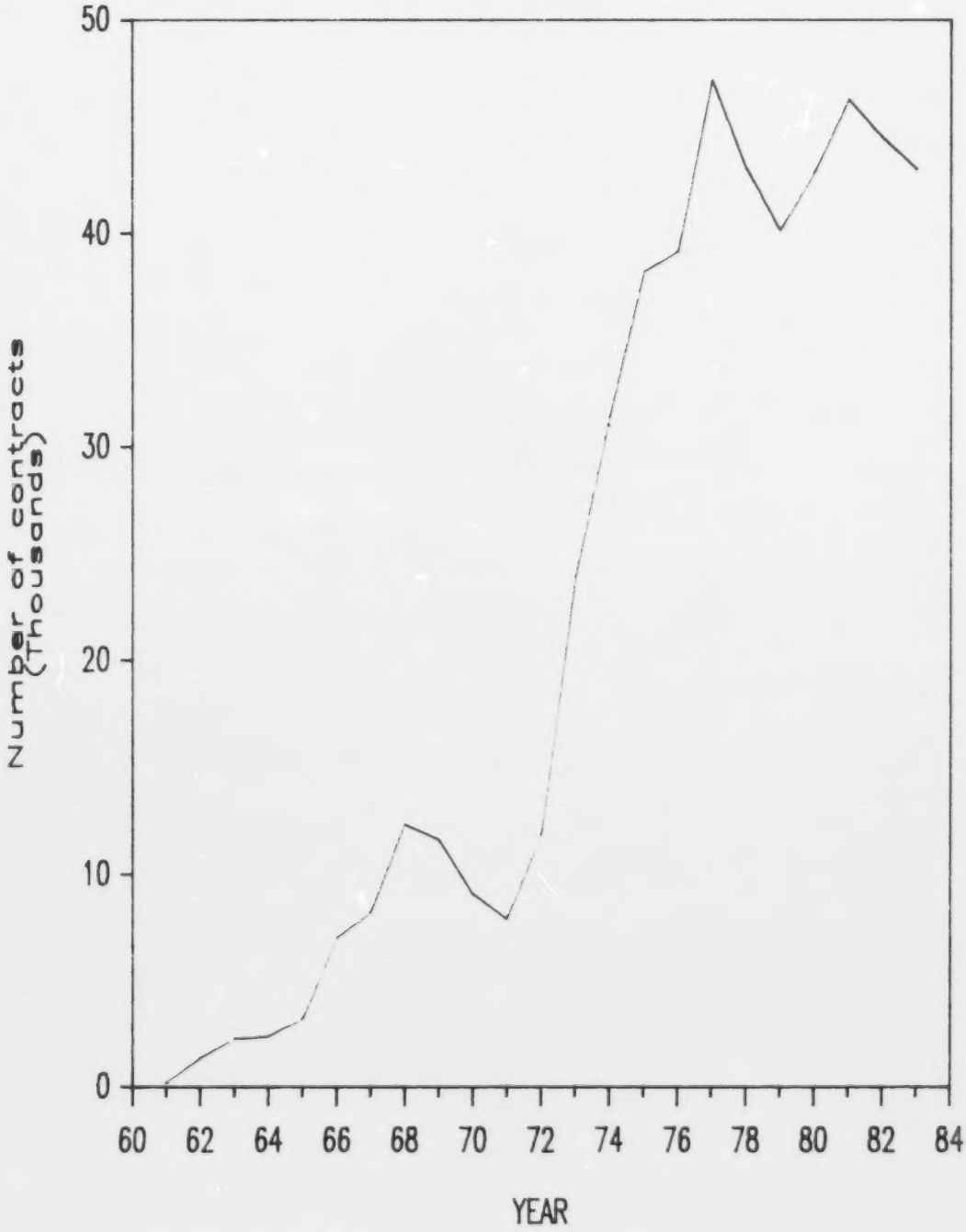
Contracts and liability by risk area

Risk Area	Total contracts 1982	Total contracts 1983	Total liability 1982	Total liability 1983
01	940	931	$ 28.052.575	$ 28.992.802
02	1.174	1.144	35.625.530	36.792.340
03	1.958	1.889	58.594.166	58.840.918
04	919	904	32.746.654	33.927.719
05	1.275	1.227	33.363.069	33.281.483
06	2.681	2.622	81.599.714	82.950.227
07	2.080	1.978	49.938.672	47.160.849
08	2.804	2.718	83.841.649	84.907.701
09	1.143	1.102	32.772.801	32.383.665
10	2.220	2.157	63.921.716	67.358.130
11	3.611	3.410	73.680.134	70.710.373
12	1.593	1.540	47.396.507	46.911.229
13	488	457	17.680.040	18.026.481
14	3.806	3.616	77.988.817	70.932.144
15	3.217	3.096	86.919.749	87.806.737
16	4.534	4.535	167.428.512	178.813.759
17	3.360	3.307	84.015.184	88.220.860
18	1.355	1.314	39.401.105	40.661.123
19	490	460	13.532.410	14.955.106
20	1.228	1.185	45.705.897	47.443.917
21	1.690	1.649	39.478.979	42.073.699
22	979	921	23.241.351	24.599.971
23	924	838	16.983.673	17.155.284
	44.469	43.000	$1.233.908.814	$1.254.906.517

Liability
1961 - 1983



Number of insureds
1961 - 1983



Acres insured

	Durum	Wheat	Spring	Barley	Oats	Flax	Rapeseed	Fall Rye	Sun-Flowers	Utility Wheat	Mustard	Field Peas	Forage	Lentils	Canary Seed	Spring Rye	Faba-beans	Total	Aver-age
1961-62		28,600		1,740	3,160													31,700	160
1962-63		180,000		18,400	27,800													226,000	169
1963-64		304,600		29,200	38,000													371,800	186
1964-65		414,700		25,800	23,000													463,500	197
1965-66		512,200		37,100	21,200													570,500	180
1966-67		1,182,600		143,000	20,600													1,346,200	193
1967-68		1,593,000		190,000	23,000													1,806,000	220
1968-69		2,742,000		214,000	35,000													2,991,000	242
1969-70		2,145,000		216,000	37,000													2,398,500	206
1970-71	137,400		579,500	252,500	24,400													1,003,800	111
1971-72	149,000		1,040,200	250,600	24,800													1,464,500	186
1972-73	385,088		1,613,505	362,166	40,855	41,267	146,301											2,588,182	218
1973-74	715,544		4,731,716	1,008,656	234,891	153,252	388,380	2,177	1,050									7,235,666	303
1974-75	1,360,053		5,615,440	1,507,827	430,933	218,854	545,896	14,054	190	42,295	68,880							9,804,422	312
1975-76	2,072,676		6,673,045	1,519,288	559,950	227,902	881,834	29,722	829	67,105	33,871							12,066,222	316
1976-77	1,870,193		8,452,752	1,389,155	549,122	90,225	328,818	49,101	570	60,345	17,950	3,287						12,811,518	327
1977-78	1,216,880		10,367,504	2,246,807	746,651	365,647	774,775	47,929	2,291	264,967	73,457	9,919						16,116,827	342
1978-79	2,266,101		8,692,868	1,631,337	476,210	221,894	1,415,738	83,014	2,004	226,913	73,363	9,814	9,243					15,108,499	351
1979-80	1,721,750		8,706,489	1,270,343	361,241	386,897	1,616,044	76,076	4,128	58,068	44,418	12,789	8,223	13,941	24,075	4,858		14,309,340	356
1980-81	2,147,814		9,783,115	1,795,748	480,810	247,139	1,085,158	89,389	10,632	44,046	110,742	17,569	10,764	43,400	50,881	13,493		15,930,700	371
1981-82	2,749,049		11,097,416	2,180,806	546,035	201,676	686,360	138,233	4,791	37,515	75,290	15,942	13,793	44,848	39,962	18,022	152	17,849,890	386
1982-83	2,237,746		11,250,517	2,049,734	461,074	275,290	757,199	147,036	3,601	34,773	49,725	26,530	38,730	63,902	89,761	25,008	370	17,510,996	390
1983-84	2,087,304		11,854,822	1,614,460	326,370	123,665	1,112,926	135,117	1,306	25,787	93,580	21,594	14,825	56,294	47,883	8,072	1,177	17,525,182	408

Extended coverage on unseeded summerfallow

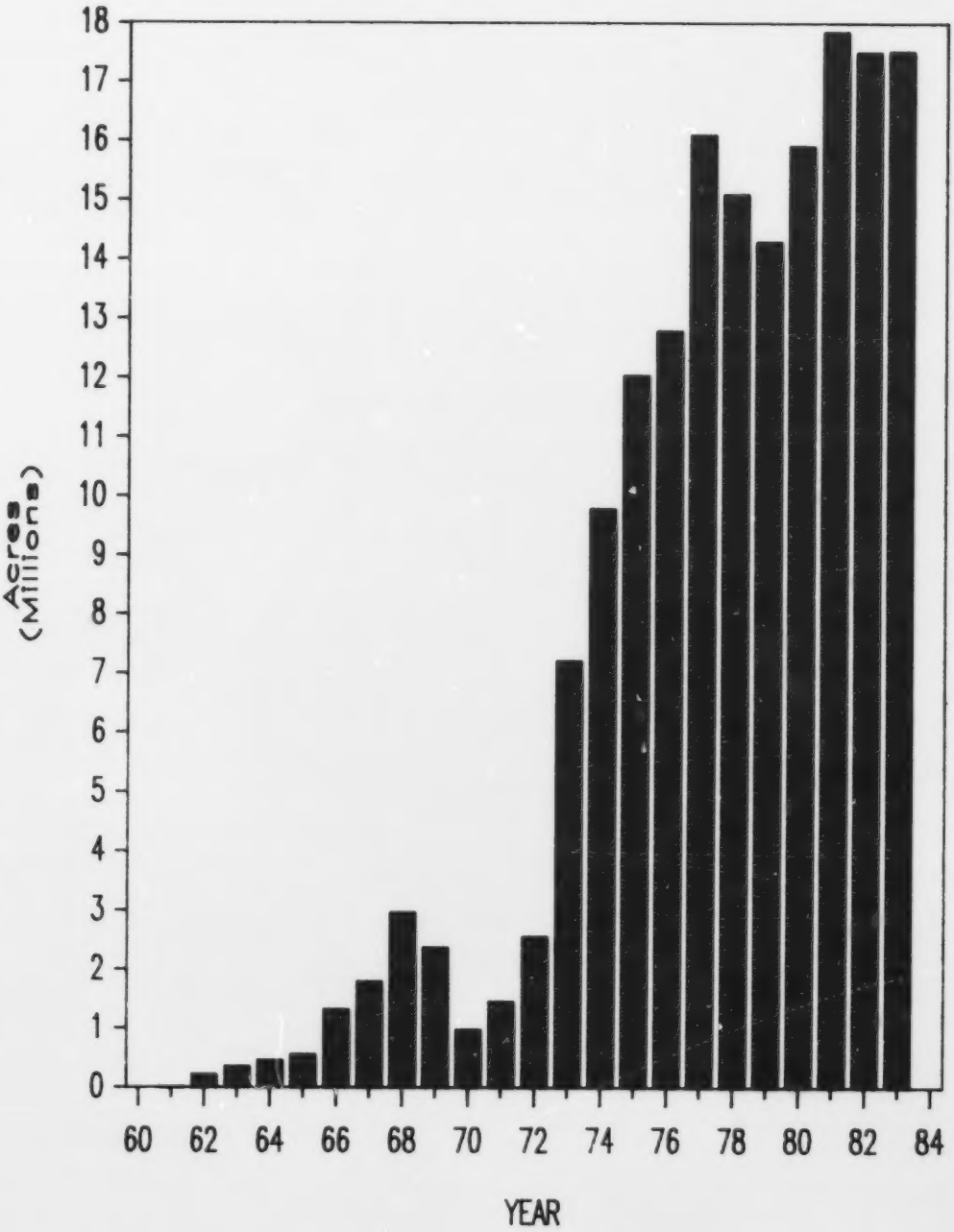
1975-76	673,676	1977-78	74,011	1979-80	149,288	1981-82	17,553	1983-84	35,554	
1976-77	338,826	1978-79	66,645	1980-81	55,735	1982-83	23,335			

1983-84 Irrigation Summary

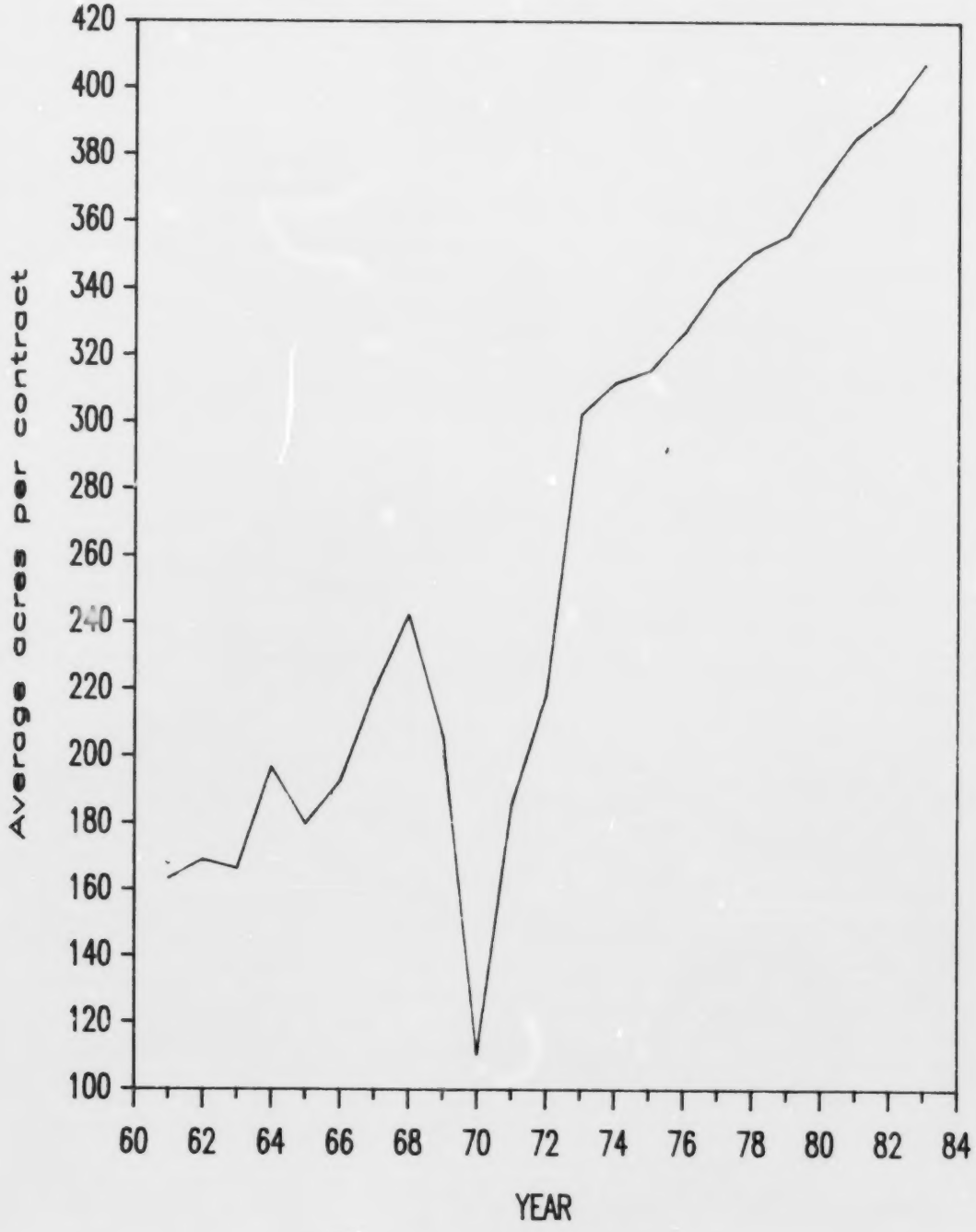
No. of Acres

	Spring Wheat	Durum Wheat	Utility Wheat	Barley	Oats	Flax	Rape-seed	Mustard	Lentils	Canary Seed	Faba-Beans	Prov. Total	No. of Insureds
1981-82:	7,122	2,574	—	3,741	367	569	545	130	245	—	—	15,293	90
1982-83	10,796	1,178	67	3,765	226	798	912	153	290	630	—	18,815	111
1983-84	14,075	1,721	—	2,522	102	231	2,651	160	—	7	57	21,526	142

Total insured acreage
1961-1983



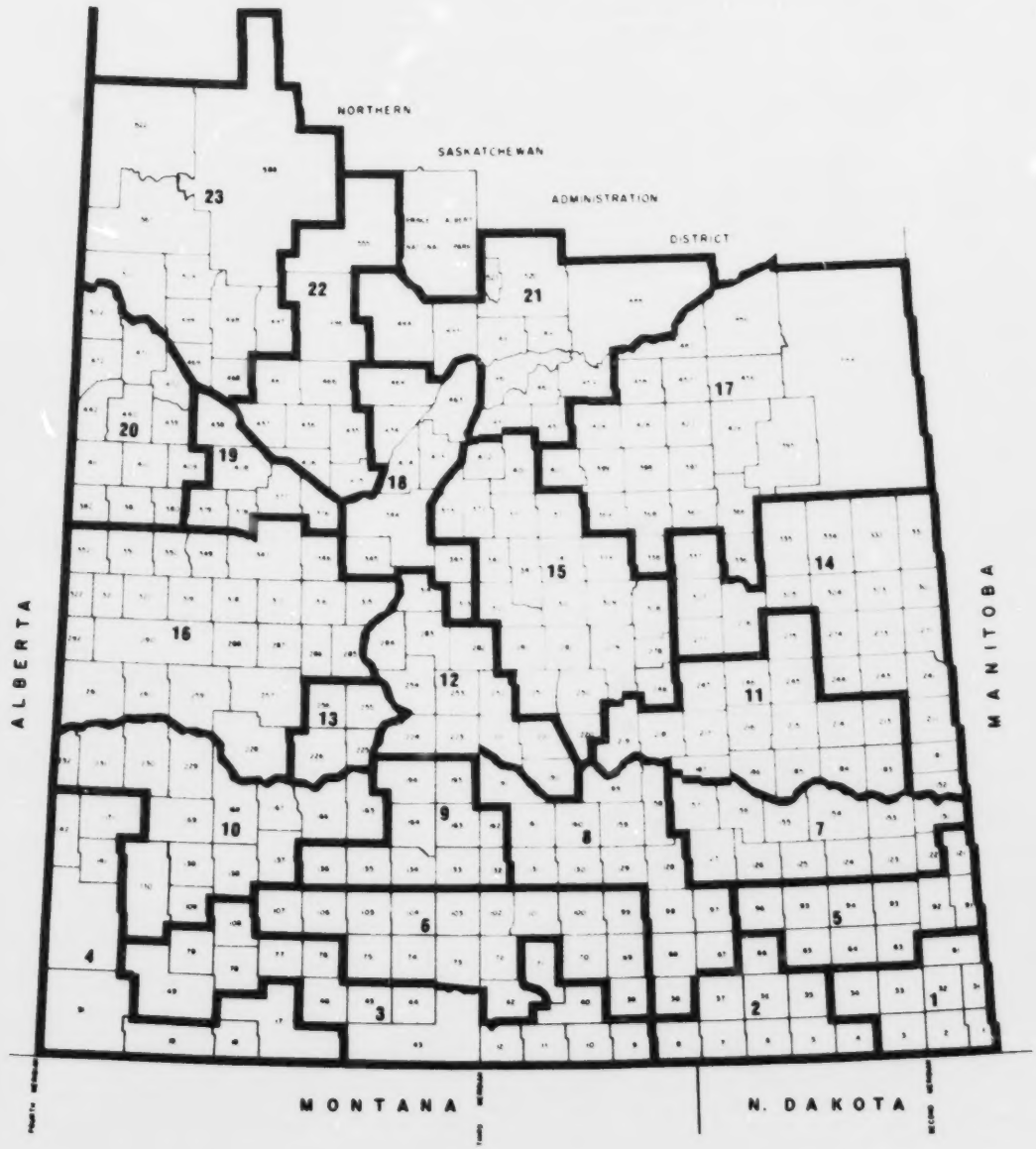
Average acres per contract
1961 - 1983



Appendix B

Canada-Saskatchewan Crop Insurance Program

Risk area map

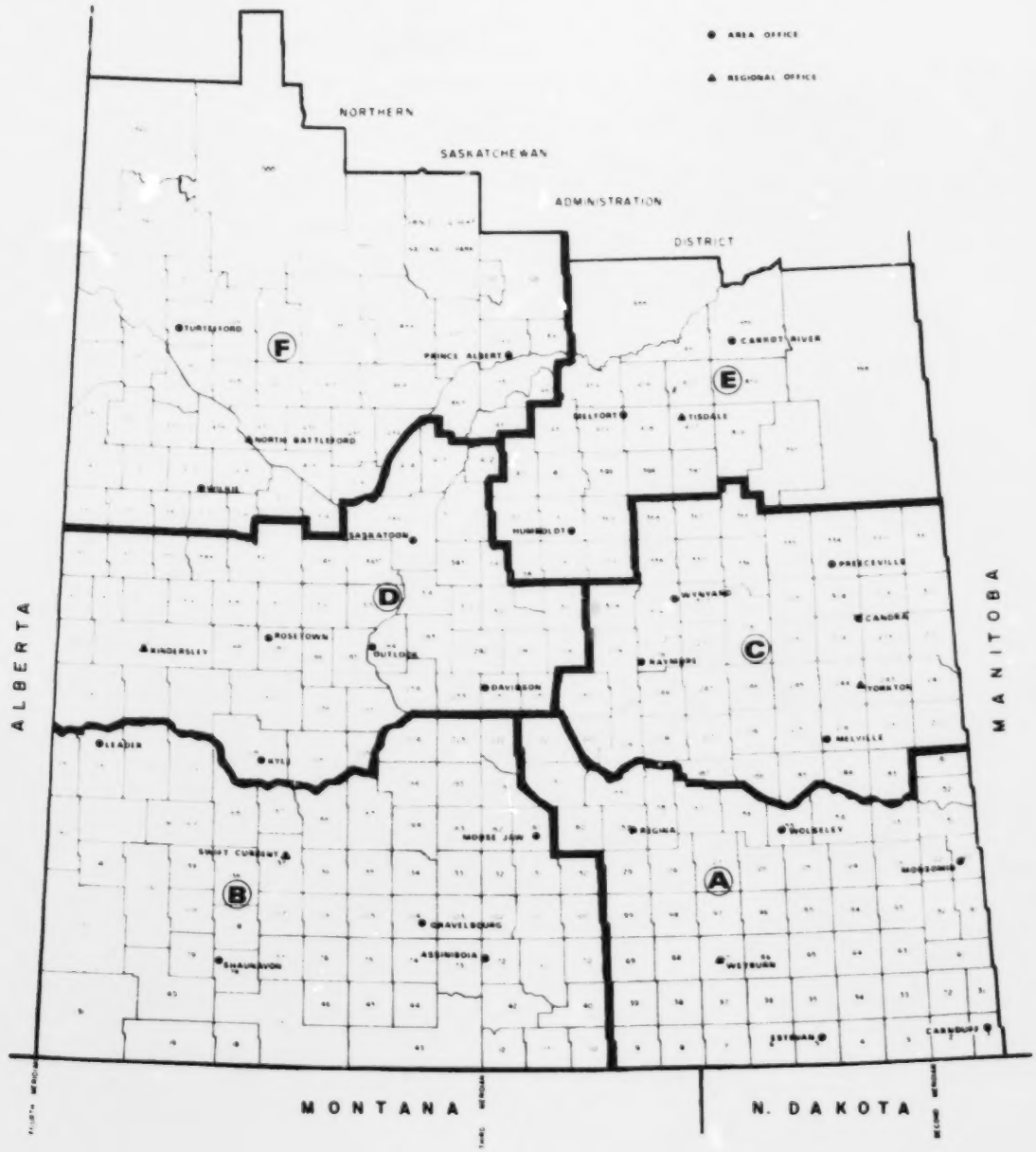


Appendix C

Saskatchewan Crop Insurance Board

Field supervisor regions

Area office locations



Appendix D

Saskatchewan Crop Insurance Board

Area office regions map